

ROBERTS DAIRY EMPLOYEES FEDERAL CREDIT UNION

January 2022

Quarter 1

Annual Meeting Results 2021 Annual Meeting Date 2022

2021 Meeting Results

The 2021 Annual Meeting was held on October 2nd, 2021. Their were 3 open positions for a 3 year term and one open position for a 2 year term.

Helen Grzebielski and Emily Briggs were both reelected for 3 year terms. The board welcomed Andrew Benedict as a new board member on a 3 year term and Mike Erwin on a 2 year term.

Please contact the Credit Union if you are interested in running for the board at the next election held in March.

Annual Meeting Date 2022

The Credit Union is moving the annual meeting back to earlier in the year.

Don't miss out on this year's annual meeting, where you have the opportunity to share your ideas and concerns about the Credit Union's future as well as receive

important and informative information about the Credit Union.

Tickets are available to purchase through the Credit Union until March 18, 2022. You will receive a meal with 4 different options to choose from as well as dessert before the meeting begins. You can either stop up to the Credit Union or call to get your tickets. The price of tickets will be \$10 for members and \$15 for non-member guests. This year we have 2 open positions for the Board of Directors. All positions are 3 year terms. The Board of Directors helps direct the Credit Union as well as implements policies and rates for our loans and savings accounts. If you would like more information on how to become a board member please contact Emily or Sarah in the credit union.

DATE: March 26, 2022

LOCATION: Cascio's 1620 South 10th Street Omaha, NE 68108

TIME: 5:00 pm (doors open) 6:00 pm (dinner served)



Board Voted: 5% Interest Rebate 2021

The Credit Union strives to be your choice when it comes to your financial needs. Each year the 5% interest rebate is voted upon by the board of directors. Since the pandemic began, our lending portfolio has declined; interest rates have went down so our investment income has also declined. Due to those two things and a few other factors we are unable to pay the 5% interest rebate for 2021.

If you are looking for any auto

or personal loans in the near future please remember to contact the Credit Union. We thank you for trusting us with your finances and look forward to working with our members in 2022!

Loan Rates

New Autos

3-5 Years- 2.24% 6-7 Years- 2.49% <u>Used Autos</u> 2020-2022-3.75% 2015-2019 4.75% 2014 & Older- 6.25%

New Motorcycles 3-4 years- 3.24% 5-6 years- 3.49% Used Motorcycles 2020-2022-4.25% 2015-2019-5.25% 2014 & Older-6.75% **Shares Secured** 3.00% Signature Loans As low as 7.25% Other Secured As low as 6.00% Camper Loans As low as 5.50% Debt Consolidation As low as 8.00%

With Approved Credit Take .50% off your loan rate if you have payroll deductions. Excludes new auto & Motorcycle rates, shared secured loans, and debt consolidation loans



<u>REMINDER</u>

Roberts Dairy Employees Federal Credit Union

<u>Contact Us:</u> 2901 Cuming St. PO Box 0366 Omaha, NE 68101-0366

Direct phone : 402-342-8510

Email: Emily@robertsdairyefcu.org Sarah@robertsdairyefcu.org

Credit Union Hours The Credit Union is available to serve you Monday-Friday from 7:30 am to 4:30 pm. Closed: Saturday-Sunday



Please remember to use your October 2021 statement for tax purposes. Dividends only need to be claimed if you made over \$10.00.

Privacy Policy:

We have not had any recent changes to our privacy policy. To review this policy you may visit www.robertsdairyefcu.org and click the Privacy Policy link located at the bottom of the homepage.

CREDIT CARD PROMOTION:

Both new and existing accounts will receive 3.99% APR for 15 months on balance transfers between 2/14/2022 and 5/15/2022.

Dividends Declared

We are on the web! www.robertsdairyefcu.org

Share Accounts

Dividends for this quarter are as follows on regular share accounts.

Account Balance	APR	APY*		
\$100.00-Up	0.05%	0.05%		
IRA Accounts				

IRA Account earnings for this quarter were as follows:

Account Balance	APR	APY*
\$100.00-Up	0.15%	0.15%

Share Certificates

Share Certificates earnings for this quarter are as follows:

Term	APR	APY*
1 year-min. \$500	0.50%	0.50%
2 year-min. \$1000	0.60%	0.60%
3 year-min. \$1000	0.75%	0.75%

This Credit Union is federally Insured by the National Credit Union Administration

Reminder! If you

have a change of address, phone, or e/mail please let us know so we can update our records and to ensure you are receiving important information about your account.

Deceased Members

Pedro Flores Judy Osborne Theresa Kresha Melissa Rosenthal Randy Harrer Kathrena Whitney

Holiday Closings

Monday, January 17 Martin Luther King Day

Monday, February 21st Washington's Day Make this season one to remember for your friends and family! Whether you are searching for that perfect gift or planning a FUN holiday getaway, you will find all your favorites and more by visiting www.ticketsatwork.com/tickets/

• Streaming Services: Disney+, Showtime and more

• Attractions, Shows, Sporting Events, and Concerts

Hotels and rental cars

• Sam's Club Memberships – over 40% off

- Health & Wellness
- Home Office: Electronics, Laptops and more
- Food & Wine
- Pet Supplies
- Entertainment

And so much more!

It's cost-free and simple to enroll. Just visit <u>www.ticketsatwork.com/</u> <u>tickets/</u> use the company code **WOFROBER** and begin enjoying today!